

THE 50+ Connection

NEWS and EVENTS from the
Howard County Office on Aging and Independence

Department of Community Resources and Services

Volume 7, No. 6 • June 2017

Financial Exploitation is On the Rise

By Ofelia Ott, Home and Community Based Services Division Manager, Howard County Office on Aging and Independence

Financial exploitation takes many forms; it may be as a result of theft, fraud, a scam, or misuse of Powers of Attorney. Elder financial exploitation is the fastest growing form of abuse and there is strong indication that it will continue to grow as the elder demographic shift occurs. In Howard County by the year 2035, residents aged 65+ will make up approximately 22% of the population. Research shows that one in five Americans aged 65 or older have been victimized by financial fraud.

Elders and vulnerable adults, by virtue of their dependence on others, are at a risk for abuse, neglect and exploitation. One out of every two individuals with dementia experience one form of abuse. Elders and vulnerable adults often succumb to victimization due to undue influence or an abuse of a trusted relationship. Yet so many of these crimes do not get reported due to fear of retaliation, embarrassment, lack of physical and/or cognitive ability to report or fear of losing their independence and control over their lives.

The Office on Aging and Independence (OAI) recently received a call from an adult daughter concerned about her 67-year-old mother. During a recent visit, she noticed her mother received a bouquet of flowers. When she asked about them, her mother said they were from a gentleman she met online. Initially she was happy that her mother had found a companion after several years of being a widow, but after further discussion, the daughter discovered that her mother had sent this gentleman over \$200,000 in the past year. Her mother admitted she had never met the man in person but she cared for him and sent him the money because his daughter had a medical emergency. And it did not end there; there was one elaborate story after another asking for financial help. After

researching the man's name and image online, the daughter became concerned by the results she found — his image was associated with several different names; this confirmed her suspicions and she reached out to OAI.

We provided information about this scam, commonly known as the romance scam, and connected the daughter to the police department to file a report of financial exploitation. We explained that con artists often look for some area of vulnerability in older adults, using their loneliness to exploit a person. Con artists do not care how hard you worked for your money nor the impact of the financial loss. If something sounds too good to be true, it is.

Tips to avoid becoming a victim of an online romance scam:

- Do an image search of your new online friend. If several names come up, you are dealing with a scammer.
- Do not send your online friend money for ANY reason.
- Be wary of a new online friend that wants to chat off the dating site immediately, using personal mail, text or phone.
- Be cautious if the person's online profile disappears a few days after you meet.

June 15 is World Elder Abuse Awareness Day (WEAAD). Anyone can become a victim if we don't know the signs or red flags. Your best defense to prevent becoming a victim is knowledge. For more information, visit www.howardcountymd.gov/eldersafety. You can download the *Elder Abuse Awareness Guide* or receive a hard copy by emailing your request to aging@howardcountymd.gov.

If you see something, say something. To report abuse, contact Howard County Adult Protective Services (APS) 410-872-8823, Howard County Police Department at 410-313-2200 (non-emergency), or the Howard County Long-Term-Care Ombudsman Program 410-313-6423. For life-threatening emergencies, dial 911.



Cycle2Health Season 5 is off and running — or riding! More than 88 cyclists had already registered for the 2017 season by the May 2 kick off, held at the Ellicott City 50+ Center. Rides of varying length and intensity are held May through October. To register or discover upcoming rides and routes, visit www.howardcountymd.gov/C2H or call Jeannie DeCray, 410-313-6535. Join the fun!

Five Quick Tips to Avoid Tax Collection Scams

By Rebecca Bowman, Administrator
Howard County Office of Consumer Protection

Now that the April filing deadline has passed, the Internal Revenue Service (IRS) is using private collection agencies to collect overdue federal tax debts. Unfortunately, con artists are likely to use this change to trick individuals into paying money they do not owe.

Tips to Avoid Being Scammed

- Back taxes can only be collected by specific agencies selected by the IRS who are required to abide by the Fair Credit Debt Collection Practices Act.
- Before an approved agency calls you, the IRS will send you a letter that gives you the name of the agency and information on what you owe. The agency will then send a second, separate confirmation letter. If you have not received written notice, don't trust callers demanding money for back taxes.
- Approved agencies may identify themselves as IRS contractors collecting taxes, but imposters will too. Only agree to pay by using the IRS website or by sending a check directly to the IRS (payable to "U.S. Treasury"). Hang up if the caller asks you to send money to anyone other than the IRS or US Treasury; requests your debit or credit card number; or tells you to pay using prepaid debit cards, iTunes or other gift cards.
- Approved private collection agencies are not authorized to take criminal action against taxpayers and cannot threaten taxpayers with arrest or deportation.
- If you aren't sure if you owe back taxes, check your IRS account balance at: www.irs.gov/balancedue. If you are unable to pay the full amount, set up a payment plan with the IRS.

For more information on the IRS' use of private collection agencies and how to avoid tax collection calls, read the Howard County Office of Consumer Protection's (OCP) new factsheet posted on its website www.howardcountymd.gov/consumer. To file a complaint or request this factsheet in an alternative format, contact the OCP via email at consumer@howardcountymd.gov or call 410-313-6420 (voice/relay).

CONSUMER PROTECTION

QUESTIONS? DISPUTES?

IDENTITY THEFT • LANDLORD/TENANT • FINANCIAL ABUSE • FRAUD
SCAMS • SECURITY DEPOSITS • PRODUCTS • SERVICES

Take advantage of US before someone
takes advantage of YOU!

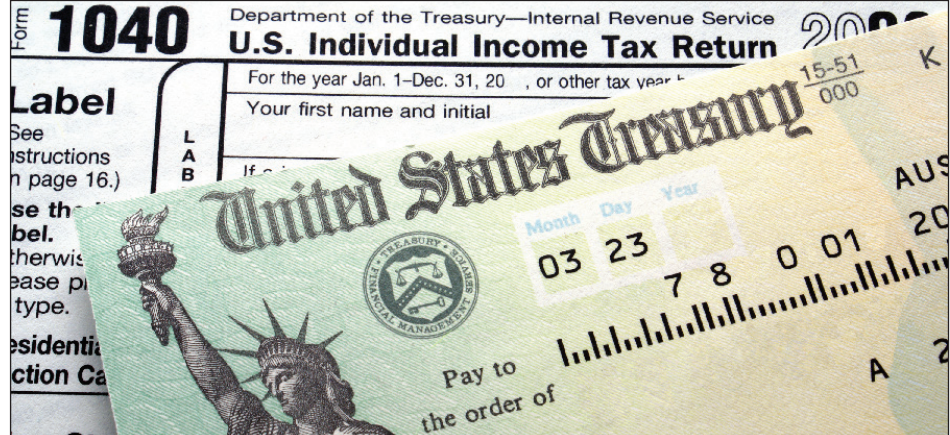
 Howard County Office of
Consumer Protection

6751 Columbia Gateway Drive, Columbia, MD 21046

PHONE **410-313-6420** (VOICE/RELAY)

EMAIL **consumer@howardcountymd.gov**

www.howardcountymd.gov/consumer



Aging in Place Tax Credit Extended

Good news for Howard County older adult homeowners! The deadline for the Aging in Place Tax Credit has been extended to September 1, 2017. To qualify, Howard County homeowners must be 65 or older and have lived in their home for 40+ years, OR be retired military age 65+. There are no income or asset tests. This tax credit is designed to help longtime residents and military retirees remain in Howard County. For more information, contact Maryland Access Point at 410-313-1234.

P4C Pet Evaluations

If you are interested in volunteering, or wish to receive a FREE evaluation for your pet, contact:

Ingrid Gleysteen, PROGRAM COORDINATOR

410-313-7461 • igleysteen@howardcountymd.gov

June 1 • 7 to 9 PM

Bain 50+ Center

5470 Ruth Keeton Way
Columbia 21044



**Howard County
Paws 4
Comfort**

Touching Hearts... One Visit at a Time



Howard County Office on
Aging and Independence

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To join our subscriber list, email kahenry@howardcountymd.gov

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410-313-6410 (VOICE/RELAY) • **www.howardcountymd.gov/aging**

Find us on  **[www.Facebook.com/HoCoCommunity](https://www.facebook.com/HoCoCommunity)**

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THE MOSAIC PROJECT



Building a Constellation

Millie Manuel shows off her artwork, part of a new mosaic art installation at the North Laurel 50+ Center.

CONSTELLATION brings together design elements by multiple artists into a cohesive whole.

Join us for the installation and reception at the North Laurel 50+ Center (9411 Whiskey Bottom Road, Laurel 20723) Thursday, June 15, 1 to 2:30 p.m. Light refreshments provided. RSVP to Michelle Feng at 410-313-0380. This project is a collaboration between the Howard County Office on Aging and Independence, Howard County Recreation and Parks, American Visionary Arts Museum and the Howard County Center for the Arts Council.

Howard County Office on
Aging and Independence

Howard County
RECREATION & PARKS

AMERICAN
VISIONARY
ART MUSEUM

Howard County Center for the Arts
Arts
COUNCIL

START LIVING WELL TODAY!

Living Well with Hypertension

An interactive evidence-based workshop is designed for people who have been diagnosed with high blood pressure who want to learn how to better manage their condition.

TUESDAY, JULY 11 • 6:00 to 8:30 PM

Medical Pavilion at Howard County
10710 Charter Dr., Suite 100, Columbia 21044

SATURDAY, JULY 15 • 10 AM to 12:30 PM

St. John Baptist Church
9055 Tamar Drive, Columbia 21045

Living Well: Take Charge of Your Health

Topics include:

- Nutrition & Healthy Eating
- Appropriate Exercise
- Handling Pain, Fatigue, Frustration and Isolation
- Communication Skills
- Stress Management
- Goal Setting

FRIDAYS • 10 AM to 12:30 PM

July 14, 21, 28, August 4, 11, 18

Medical Pavilion at Howard County
10710 Charter Dr., Suite 100, Columbia 21044

To register or for more information:

JEN LEE

jlee@howardcountymd.gov

410-313-5940 (VOICE/RELAY)



howardcountymd.gov/livingwell

IN RECOGNITION OF

World Elder Abuse Awareness Day

Join Maryland Insurance Commissioner Al Redmer and Other State and Local Agencies to Learn About the Latest

FRAUDS AND SCAMS TARGETING OLDER ADULTS

Thursday, June 15 • 10 a.m. to 1 p.m.
Howard County Library, Miller Branch

9421 Frederick Road, Ellicott City 21042

REGISTER AT <http://tinyurl.com/mhzlnrf>

FOR MORE INFORMATION, CONTACT

James Mobley

TELE 410-468-2024 • EMAIL james.mobley@maryland.gov

PRESENTED BY Howard County Office on
Aging and Independence

AND MARYLAND
INSURANCE
ADMINISTRATION

EXHIBITORS AND VENDORS INCLUDE

Howard County Office of Consumer Protection
Howard County Police Department • Howard County Sheriff's Office
Howard County State's Attorney's Office
Maryland Department of Human Resources
Maryland Department of Labor, Licensing and Regulation
and the Maryland Insurance Administration

FREE EVENT • SEATING is LIMITED

BUILD CONFIDENCE. REDUCE FALLS.

SteppingON

Exercise and Strategies for Fall Prevention

A seven-week, evidence-based program designed to help reduce falls and increase confidence, strength and balance.
Led by health and community-service professionals.

— \$28 includes 15 hrs of workshop (7 sessions) and materials —

Join Us for the Next SteppingON Program!

JEANNIE DeCRAY

410-313-6535 (VOICE/RELAY) • jdecray@howardcountymd.gov

www.howardcountymd.gov/aging

Howard County 50+ Centers

CALENDAR HIGHLIGHTS

Go to www.howardcountymd.gov/50pluscenters for a complete list of events, programs and services. Also, find and “LIKE US” on Facebook at www.facebook.com/HoCoCommunity

JUNE						
sun	mon	tue	wed	thu	fri	sat
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

Bain 50+ Center

Tuesday, June 6 • 10:30 a.m. — Oscar Somersalo

Guitarist Oscar Somersalo will perform virtuoso Spanish guitar technique to the theme of “Carnival of Venice” with arrangements from Bach’s Chaconne for solo violin. FREE; register at 410-313-7213.

Tuesday, June 20 • 11:30 a.m. — Summer Kickoff Party

Drink up and cool off at our line dance party to welcome the summer season. Register at 410-313-7213 by June 13; ticket donation required.

Tuesday, June 27 • 10:30 a.m. — Lyric Opera House presents “Anything Goes: The Music of Cole Porter”

Two Lyric Opera performers act, sing and dance to Cole Porter favorites, accompanied by a jazz pianist. FREE; register at 410-313-7213.

East Columbia 50+ Center

Tuesday, June 13 • 4:30 p.m. — Jessie Barnes’ Summer Dance Party

Enjoy music, food, mocktails and great line dancing. No experience necessary! \$5 suggested donation; register at 410-313-7680.

Wednesday, June 14 • 10:00 a.m. — Duct Tape Bag

Join us to create a summer fun bag for beach or shopping from duct tape! Cost: nominal material fee to instructor. Register at 410-313-7680.

Wednesday, June 21 • 4:00 p.m. — Summer on The Deck: First Day of Summer BBQ

The library may be closed for renovations, but the 50+ Center is open and offering plenty of fun, with weekly plans for grilling and chilling. Food is available for purchase. Register at 410-313-7680.

Wednesday, June 14 • 6:30 p.m. — Korean Caregiver Support Group

Share your caregiving experiences and challenges in this new group (meets second Wednesday of the month) led by M.J. Engle, Maryland Access Point information specialist. FREE; register at 410-313-7680.

Elkridge 50+ Center

Temporary Location: 5660 Furnace Avenue, Elkridge 21075

Tuesday, June 6 • 10:30 a.m. — Focus on Brain Health

Join us for an interactive workshop with Marsha Ansel, LCSW-C, Howard County Mental Health Authority and Karen Hull, Office on Aging and Independence, to learn more about brain health and emotional wellness. FREE; register at 410-313-5192.

Friday, June 16 • 10:30 a.m. — Father’s Day Cookout

Enjoy all of your favorite cookout foods and relax to the sound of Larry Scott. \$3 fee includes entertainment, games and prizes. Register at 410-313-5192.

Friday, June 9 • 11:30 a.m. — Let’s Dish: Shrimp & Pesto

Learn how to make Shrimp & Pesto, a light and refreshing pasta dish perfect for summer. Donations accepted. Register at 410-313-5192.

Ellicott City 50+ Center

Wednesday, June 14 • 1:00 p.m. — Fad Diets

Karen Basinger, MS, CFCS, LDN, Family Consumer Sciences/University of Maryland Extension, Howard County, will discuss healthy eating tips and trends. Learn where to buy, what to stay away from and more! FREE; register at 410-313-1400.

Wednesday, June 21 • 1:00 p.m. —

Remembering When Safety Program

Howard County Fire and Rescue Services hosts a Q&A program about adequate smoke alarms for your home, using space heaters and creating safer stairways. FREE; register at 410-313-1400.

Thursday, June 22 • 1:00 p.m. — Extreme Couponing

Do you like saving money, or even better, getting things for free? Join coupon queen, Gina Brooks, to learn tips and tricks to become a savvy “couponista.” FREE; register at 410-313-1400.

Glenwood 50+ Center

Tuesdays, June 6, 13, and 20 • 1:00 p.m. —

Snapshot of the Pacific War (WWII)

Military historian and teacher Bob Mullauer shares his experiences from walking battlefields in the United States, Europe and the Pacific Theater. FREE; register at 410-313-5440.

Monday, June 12 • 8:15 a.m. — Nature Walk

Join Kurt Schwarz for a nature walk through the trails of Western Regional Park and search for songbirds with the Howard County Bird Club. Register at 410-313-5440.

Wednesday, June 28 • 1:00 p.m. — How Pablo Picasso’s Personal Life Influenced His Artwork

Ann Wiker, artist, art historian and educator, leads this exploration of Picasso’s life and how his passion for the women in his life influenced his creativity. FREE; register at 410-313-5440.

Wednesday, June 21 • Noon — Glamour at Glenwood

Enjoy a catered lunch while our models show off the latest in casual wear. New this year: a blush and lipstick bar presented by the A-List. \$18.50/ person; register at 410-313-5440.

North Laurel 50+ Center

Friday, June 2 • 11:00 a.m. — 50+ Center Anniversary Bash

Meet and greet staff, 50+ community members and volunteers as we celebrate the past and dance our way into the future to classic hits; light refreshments provided. FREE; register at 410-313-0380.

Wednesday, June 14 • 10:30 a.m. — Flag Day Social

Local veterans and American Legion members will share the history of the American flag and what it represents. FREE; register at 410-313-0380.

Friday, June 16 • 11:00 a.m. — Father’s Day Pizza & Show

Enjoy music and comedy by “Two for the Show” and enjoy a pizza party while honoring the men in your life. \$3 plus lunch donation. Register at 410-313-0380.